

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In re: Joseph Gormisky and Melissa M Cropley
Debtor

Chapter 13
Bankruptcy No. 24-12353

PennyMac Loan Services, LLC, or its Successor or
Assignee

Movant

vs.

Kenneth E. West, Trustee
Joseph Gormisky and Melissa M Cropley
Respondent(s)

CERTIFICATION OF DEFAULT

I, Andrew M. Lubin, attorney for PennyMac Loan Services, LLC, or its Successor or Assignee, in accordance with Settlement Stipulation approved by the Court March 13, 2025 and attached hereto as Exhibit "A", hereby certify the following:

1. That Debtors, Joseph Gormisky and Melissa M Cropley have failed to maintain payments as described in said Settlement Stipulation.
2. That a Notice of Default was served upon Debtors and Debtors' counsel by United States Mail, first class, postage prepaid, on April 24, 2025; a true and correct copy of such Notice is attached hereto, made a part hereof, and marked as Exhibit "B"
3. That ten (10) days have elapsed, and Debtors have failed to cure the delinquency.
4. That upon filing this Certification, in accordance with the Settlement Stipulation, an Order shall be entered granting PennyMac Loan Services, LLC, or its Successor or Assignee relief from the automatic stay to foreclose its mortgage and, without limitation, to exercise any other rights it has under the mortgage or with respect to Debtor(s)' property located at 4706 -08 Almond Street, Philadelphia, Pennsylvania 19137.

/s/ Andrew M. Lubin

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